

**Information to identify the case:**

Debtor 1	<b>Steven McGill</b>	Social Security number or ITIN	xxx-xx-9967
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Karen McGill</b>	Social Security number or ITIN	xxx-xx-2599
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>21-13564-KCF</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Steven McGill

Karen McGill

7/30/21

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven McGill  
Karen McGill  
Debtors

Case No. 21-13564-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Jul 30, 2021

Form ID: 318

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Steven McGill, Karen McGill, 172 Garden Drive, South Plainfield, NJ 07080-2953
cr	+ Ford Motor Credit Company LLC., servicer for CAB E, P.O. Box 62180, Colorado Springs, CO 80962-2180
519197881	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
519197882	+ Fnb Omaha, P.o. Box 3412, Omaha, NE 68197-0001
519197890	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 50 Barrack Street, 9th Floor, P.O. Box 245, Trenton, NJ 08695-0267
519197898	Td Bank N.a., Td Bank Usbc, Greenville, SC 29607
519197901	+ Wells Fargo Dealer Svc, Po Box 71092, Charlotte, NC 28272-1092

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QTJORR.COM	Jul 31 2021 00:28:00	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 30 2021 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 30 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519197871	+ EDI: GMACFS.COM	Jul 31 2021 00:28:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
519197872	+ EDI: AMEREXPR.COM	Jul 31 2021 00:28:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519197873	EDI: BANKAMER.COM	Jul 31 2021 00:28:00	Bank Of America, Po Box 982238, El Paso, TX 79998
519197874	+ EDI: TSYS2.COM	Jul 31 2021 00:28:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
519197876	+ EDI: CITICORP.COM	Jul 31 2021 00:28:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
519197875	+ EDI: CITICORP.COM	Jul 31 2021 00:28:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
519197877	+ EDI: WFNNB.COM	Jul 31 2021 00:28:00	Comenity Bank/fashbug, Po Box 182789, Columbus, OH 43218-2789
519197878	+ EDI: WFNNB.COM	Jul 31 2021 00:28:00	Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789
519197879	+ EDI: DISCOVER.COM	Jul 31 2021 00:28:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316

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519197880	+ EDI: DISCOVERSL.COM	Jul 31 2021 00:28:00	Discover Student Loans, Pob 30948, Salt Lake City, UT 84130-0948
519197883	+ EDI: FORD.COM	Jul 31 2021 00:28:00	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
519197884	+ EDI: HFC.COM	Jul 31 2021 00:28:00	Hsbc Bank, Po Box 2013, Buffalo, NY 14240-2013
519197885	EDI: IRS.COM	Jul 31 2021 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519197886	EDI: JPMORGANCHASE	Jul 31 2021 00:28:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
519197887	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 30 2021 20:27:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
519197888	+ EDI: FORD.COM	Jul 31 2021 00:28:00	Mazda Amer Cr, Pob 542000, Omaha, NE 68154-8000
519197889	+ Email/Text: bankruptcy@wofco.com	Jul 30 2021 20:27:00	Mmca/c1, Po Box 91614, Mobile, AL 36691-1614
519197891	+ EDI: PFAL	Jul 31 2021 00:28:00	Provident Funding Asso, 1235 N. Dutton Ave. Suite E, Santa Rosa, CA 95401-4666
519197892	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 30 2021 20:27:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519197893	+ EDI: CITICORP.COM	Jul 31 2021 00:28:00	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
519197894	+ EDI: RMSC.COM	Jul 31 2021 00:28:00	Syncb/amer, Po Box 965005, Orlando, FL 32896-5005
519197895	+ EDI: RMSC.COM	Jul 31 2021 00:28:00	Syncb/ccsumt, C/o Po Box 965068, Orlando, FL 32896-0001
519197896	+ EDI: RMSC.COM	Jul 31 2021 00:28:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
519197897	+ EDI: RMSC.COM	Jul 31 2021 00:28:00	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
519197899	+ Email/PDF: DellBKNotifications@resurgent.com	Jul 30 2021 20:40:26	Webbank/dfs, Po Box 81607, Austin, TX 78708-1607
519197900	EDI: WFFC.COM	Jul 31 2021 00:28:00	Wells Fargo, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
519197902	+ EDI: WFFC.COM	Jul 31 2021 00:28:00	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517
519197903	+ EDI: WFFC.COM	Jul 31 2021 00:28:00	Wf Efs, Po Box 5185, Sioux Falls, SD 57117-5185
TOTAL: 31			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519198966		Andrew McGilll
aty	*+	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
519198965	*+	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0312-3

User: admin

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**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 01, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2021 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Ford Motor Credit Company LLC. servicer for CAB EAST LLC ecfmail@mortoncraig.com, mortoncraige@cf@gmail.com
Karina Pia Lucid	on behalf of Debtor Steven McGill klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com
Karina Pia Lucid	on behalf of Joint Debtor Karen McGill klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans LLC rsolarz@kmlawgroup.com
Thomas Orr	tom@torrlaw.com Torr@ecf.axosfs.com
Thomas Orr	on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8